

<i>SERFF Tracking Number:</i>	<i>DLSN-125319058</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Delos Insurance Company (FKA Sirius America Insurance Company)</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>DE-TC-AR-07-1RA</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0005 Other Commercial Inland Marine</i>
<i>Product Name:</i>	<i>Motor Truck Cargo</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Delos Insurance Company (FKA Sirius America Insurance Company)

Product Name: Motor Truck Cargo	SERFF Tr Num: DLSN-125319058	State: Arkansas
TOI: 09.0 Inland Marine	SERFF Status: Closed	State Tr Num: EFT \$100
Sub-TOI: 09.0005 Other Commercial Inland Marine	Co Tr Num: DE-TC-AR-07-1RA	State Status: Fees verified and received
Filing Type: Rate	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: David Gartland	Disposition Date: 03/20/2008
	Date Submitted: 03/14/2008	Disposition Status: Exempt from Review
Effective Date Requested (New): On Approval		Effective Date (New): 03/20/2008
Effective Date Requested (Renewal): On Approval		Effective Date (Renewal): 03/20/2008

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile: Not Filed
Project Number:	Domicile Status Comments:
Reference Organization: Independent	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 03/20/2008	
State Status Changed: 03/20/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

Delos Insurance Company is introducing independent forms, rules and rates associated with a new program to insured Motor Truck Cargo. The origin of these forms, rates and rules is from a similar program at Praetorian/ICH Insurance Companies.

SERFF Tracking Number: DLSN-125319058 State: Arkansas

Filing Company: Delos Insurance Company (FKA Sirius America Insurance Company) State Tracking Number: EFT \$100

Company Tracking Number: DE-TC-AR-07-IRA

TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine

Product Name: Motor Truck Cargo

Project Name/Number: /

Company and Contact

Filing Contact Information

David Gartland, Vice President dgartland@delosinsurance.com
 120 West 45th Street (212) 702-3712 [Phone]
 New York, NY 08852 (212) 302-9279[FAX]

Filing Company Information

Delos Insurance Company (FKA Sirius America CoCode: 35408 State of Domicile: Delaware
 Insurance Company)
 120 West 45th Street Group Code: 4381 Company Type: Property & Casualty
 New York, NY 08852 Group Name: Lightyear Delos State ID Number:
 (212) 702-3712 ext. [Phone] Group
 FEIN Number: 13-2930697

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$100.00 per rate filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Delos Insurance Company (FKA Sirius America Insurance Company)	\$100.00	03/14/2008	18661687

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	03/20/2008	03/20/2008

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Disposition

Disposition Date: 03/20/2008

Effective Date (New): 03/20/2008

Effective Date (Renewal): 03/20/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate filing and review requirements.

Rate data does NOT apply to filing.

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TOI:	09.0 Inland Marine	Sub-TOI:	09.0005 Other Commercial Inland Marine
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Filing Memo	Accepted for Informational Purposes	Yes
Rate	Motor Truck Cargo Rates	Accepted for Informational Purposes	Yes

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Rate Information

Rate data does NOT apply to filing.

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TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Motor Truck Cargo Rates		New	MTC Rates.pdf

DELOS INSURANCE COMPANY

MINIMUM RATING SCALE

MOTOR TRUCK CARGO

Rating Scale – Minimum Rates.

(If more than one type of cargo is hauled then the highest rated category applies.)

COMMODITY		LIMITS			
		\$25,000	\$50,000	\$75,000	\$100,000
1	Agricultural, Bulk Liquids, Grocery Items, Petroleum	400	650	800	950
2	Cotton, Flatbed Commodities, Iron and Steel	400	650	800	950
3	Refrigerated Commodities (excluding seafood)	550	750	950	1,250
4	Household Goods	Declined			
5	Alcohol, Beer, Wine, and Tobacco	650	850	1,000	1,300
6	Auto or Boat Haulers	850	1,200	1,700	2,200
7	Mobile Homes	1,750	3,000	N/A	N/A
8	Trucks Brokers / Freight Forwarders to be submitted to Underwriters with full underwriting information.				

Electronics, Garments, Tobacco and Alcohol, (other than Beer and Wine) are limited to \$ 20,000 excess of \$ 5,000 for Theft and Hijack as Per Target Item exclusion clause

Increased limits to \$ 150,000, \$200,000, and \$250,000 charge 130%, 150%, 170% of \$100,000 rates respectively.

DEDUCTIBLES

All deductibles are \$1,000 each loss, except Reefer Breakdown which is \$ 2,500 each loss on units up to 10 years old, and \$3,500 each loss for units over 10 years old.

10% Credit may be given on \$2,500 deductible.

CREDITS FOR FLEETS ARE AS FOLLOWS:

Over 6 Units - Credit 10%
Over 12 Units - Credit 20%

Trailer interchange is rated at 2.5% on the limit per trailer.

Above rates are subject to 3 year loss ratio not exceeding 50%.

MOTOR TRUCK CARGO RATING MODIFICATION

The company rates for the risk may be modified in accordance with the following rating table to recognize such special characteristics of the risk as are not fully reflected in the basic company premium or company rates. The total credits or debits under the following table shall not exceed 25%.

Risk Characteristics	Description	Range Of Modifications	
		Credits	Debits
Trucker	Years in business, Financial position, Cooperation in matters of safeguarding and proper handling of the property covered.	8%	to 8%
Vehicles	Type, Radius of operation, Anti-theft devices.	7%	to 7%
Terminal Features	Age, condition and unusual structural features.	5%	to 5%
Type of Carrier	Common or Contract.	5%	to 5%
Employees	Selection, training, supervision, and experience.	5%	to 5%
Protection	Not otherwise recognized.	10%	to 10%

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Supporting Document Schedules

Satisfied -Name: Filing Memo **Review Status:**
Accepted for Informational 03/20/2008
Purposes

Comments:
See attached.

Attachment:
MTC Filing Memorandum.pdf

Motor Truck Cargo Filing Memorandum

Delos Insurance Company desires to begin writing motor truck cargo insurance. Delos Insurance has previously authorized ISO to file ISO commercial inland marine rules and forms on our behalf in this state. At this time we are filing the independent forms and rates associated with this coverage.